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**Application No.:** 10 073,796

based on in part the allocated monetary amount, permitting the user to engage in the local transaction; and

debiting from the allocated monetary amount a monetary amount associated with the local transaction without further interaction from the user after initiating the wireless telephone call.

5. (Amended) The method of claim 1 wherein the local transaction is for automobile services.

11. (Amended) A wireless telephone comprising:

means for storing a monetary amount allocated to a user of a radio unit;

means for initiating a wireless telephone call to engage in a local transaction other than for wireless telephone services;

means for receiving a signal indicating the radio unit user is permitted to engage in the local transaction; and

means for debiting from the allocated monetary amount an amount associated with the local transactions in response to receiving the signal indicating permission to engage in the local transaction without further interaction from the user after initiating the wireless telephone call.

### REMARKS

In the Office Action, claims 5 and 11 were objected to due to informalities

35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 4,965,821 (Bishop et al.); and